Balancing Work and Family: A Connecticut Solution

CT General Assembly PERMANENT COMMISSION ON THE STATUS OF WOMEN



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The Permanent Commission on the Status of Women (PCSW)

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TABLE OF CONTENTS

1.	Balancing Work and Family: A Connecticut Solution	. 4
II.	Public Hearing Report	10
	Topic & Purpose	. 1 <i>C</i>
	Conveners & Hearing Panel	. 11
	Summary of Themes	12
	Summary of Testimony	14
	Speakers List	19
	Appendix: Written Testimony	

BALANCING WORK AND FAMILY: A CONNECTICUT SOLUTION

n 1988, Connecticut became the first state in the nation to enact a Family and Medical Leave Act (FMLA). Applying at first only to state employees, it was expanded the following year to include all workers in Connecticut employed by companies with 75 or more employees. Six years later, in 1993, the federal government finally enacted a similar FMLA to apply to the entire country.

The FMLA is, as family policy expert Steven Wisensale explains, an "intergenerational model" for balancing work and family needs. ¹ It provides unpaid, job-protected leave from work for employees upon the birth or adoption of a child, or the serious illness of the employee or the employee's family member. FMLA is more than maternity or parental leave; it is also leave for workers who need time off for their own serious illness or to care for sick, elderly or disabled family members.

In the fifteen years since we enacted unpaid family and medical leave in Connecticut, we have learned that it is an important shield against the most harmful consequence faced by workers who need time off for family responsibilities because it allows a worker to take time off without losing his or her job. But we have also learned that it is only a partial solution to the dilemma of balancing work and family responsibilities, and offers no help at all to many workers. Here are the reasons why:

- The current federal FMLA fails to cover 40% workers because it only applies to workplaces with 50 or more employees.
- FMLA requires only *unpaid* leave, so many workers cannot afford to take the time they need.
- Many workers do not even have a minimum of seven paid sick days at work, so they are at risk of losing income and employment even for the routine illnesses of themselves or their children.

4

¹ Wisensale, Steven, "An Intergenerational Policy Proposal for the 1990's: Applying the Temporary Disability Insurance Model to Family Caregiving," *Journal of Aging and Social Policy*, vol. 3(1/2), 1991.

Balancing Work And Family Costs Women More In Earnings Than It Costs Men, And Contributes To A Cumulative Wage Gap

The U.S. Department of Labor documents the gap between women and men in annual median earnings for full-time year-round work, which currently stands at approximately 24.5% - that is, women earn about 75 cents on the dollar for every dollar earned by men. But a recent report by Stephen J. Rose and Heidi I. Hartmann demonstrates that the cumulative wage gap between men and women over a 15-year period is much higher, with more damaging consequences for the economic security of women. One of the key reasons for this cumulative gap in earnings is the greater likelihood that women will have significant breaks in paid employment in order to take care of children or other family members. Over a 15-year period, more than half of women (52%) but only 1 out of 6 men (16%) reported at least one complete year out of the labor market, with no earnings. During that period (1983-1998), the gap between women's median cumulative earnings for women in their prime earning years between 26 and 59 years old and the median cumulative earnings of men in the same age group was 62%, much higher than the annual gap of 24.5%. In real dollars, during that same 15-year period, women earned a median of approximately \$274,000 while men earned a median of approximately \$733,000 – a difference of nearly half a million dollars (\$459,000). Taking unpaid time out of the labor market costs women and their families and puts their economic security at risk.²

Inadequate Work And Family Policies Cost Us All

Two significant demographic changes in the latter half of the 20th century have made the need to implement better work and family policies more urgent: the rapid increase in the number of working mothers in the paid labor force, and the aging of the general population (particularly in Connecticut). However, many workplaces are still structured on the out-dated assumption that a full-time homemaker is available to take care of family needs.

The United States lags far behind most other modern nations in providing parental leave and other family supports. According to a report prepared by Harvard researchers entitled *The Work, Family and Equity Index*, 163 countries around the world offer guaranteed paid leave to women for at least childbirth, and 45 countries offer paid parental leave to fathers. Among industrialized

5

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² Stephen J. Rose and Heidi I. Hartmann, *Still a Man's Labor Market: The Long Term Earning's Gap*, Institute for Women's Policy Research, 2004, p. iii, www.iwpr.org

nations, only the United States and Australia do not guarantee any paid leave for parents.³

Moreover, a surprising proportion of workers in America have no paid sick leave, even to take time from work for their own illness. According to data from the U.S. Bureau of Labor Statistics analyzed in a new report issued by the Institute for Women's Policy Research (IWPR), 454% or 66 million workers have no paid sick leave from work after a full year on the job. An additional 18.5% of workers, or 22.5 million, have one or more paid sick days, but fewer than seven. In other words, a total of 88.5 million American workers, or 72.5%, have less than seven paid sick days.

Inadequate work and family policies hurt all of us, but they particularly harm children and other dependent family members. For example, Prof. Jody Heymann and her colleagues at the Harvard School of Public Health evaluated the research regarding the need for parental care of sick children. They concluded:

When parents are available to care for sick children, the children are more likely to recover quickly and have better mental and physical health overall. Studies show that parental care of children contributes to a shorter recovery period, better vital signs, and fewer symptoms.⁵

Inadequate work and family policies hurt businesses as well. The authors of the IWPR report highlight the problem of "presenteeism," – having employees come to work even when they are sick. They argue that "presenteeism" costs businesses in lost productivity based on the illness of the employees and the likelihood that sick employees spread illnesses to others, and because of increased health care costs for employees who remain sick for a longer period of time or who become more seriously ill. 6

The Connecticut Story – Building Policies To Help Balance Work And Family

The Connecticut Family and Medical Leave Act, passed in 1988 for public employees (C.G.S. 5-248a et. seq.) and in 1989 for employees in the private sector

⁶ Vicky Lovell, op. cit.

³ Jody Heymann, Alison Earle, Stephanie Simmons, Stephanie M. Breslow, April Kuenhoff, *The Work, Family and Equity Index – Where Does the United States Stand Globally?* The Project on Global Working Families, Harvard School of Public Health, 2004; www.globalworkingfamilies.org

⁴ Vicky Lovell, *No Time To Be Sick: Why Everyone Suffers When Workers Don't Have Paid Sick Leave*, Institute for Women's Policy Research, 2004; www.iwpr.org

⁵ Jody Heymann, Renee Boynton, Patricia Carter, James T. Bond, Ellen Galinsky, *Work Family Issues and Low Income Families*, Summer, 2002, p. 9; www.economythatworks.org

(C.G.S. 31-51kk, et. seq.), covers all state employees and employees in companies or workplaces with 75 or more employees. The federal law covers employees in companies with 50 or more employees and state employees. Employees in smaller businesses are not covered. The reasons for which a worker is permitted to take an unpaid leave are the birth or adoption of a child, or for the serious illness of a family member or the worker him or herself. Routine illnesses are excluded from coverage under FMLA.

In order to be eligible for unpaid leave under these laws, an employee must have been employed by the covered employer for at least 12 months and have worked a minimum of 1,000 hours under state law or 1,250 hours under federal law. The law provides that most eligible employees may take a maximum of 16 weeks of unpaid leave within any two-year period under state law or 12 weeks within a one-year period under federal law. State employees are eligible for a maximum of 24 weeks of unpaid leave in a two-year period under the state law. If a worker is eligible under both the state and federal FMLA, the worker may follow the guidelines that are most favorable.

Most workers in Connecticut who take leave under the FMLA take much less than the maximum time allowed. The most common reason reported for taking a leave in Connecticut is the worker's own serious illness. Usage of FMLA in our state is summarized below for 2002, as reported by the Connecticut Department of Labor:⁷

Average Duration of All Leaves	6.25 weeks		
Average Duration, Birth/Adoption Leave	9.74		
Average Duration, Family Illness Leave	4.01		
Average Duration, Medical Leave	5.58		
Number of people who took leave for:			
Birth/Adoption	4,922		
Family Illness	2,529		
Medical Leave	17,508		

These figures are based on reports from 2,096 Connecticut employers. Of those reporting, 1,395 reported that employees had taken some leave time under FMLA. The remaining 701 employers reported that no leaves had been taken in 2003.

In 2003, the Connecticut General Assembly began to address the need for paid leave by enacting a law (P.A. 03-213) to require private employers to allow workers to use up to two weeks of their accumulated sick time for purposes

⁷ Connecticut Department of Labor, Family and Medical Leave Experience Report for Calendar Year 2002, Wage and Workplace Standards Division, July, 2003.

allowed under the FMLA. Traditionally, many employers limited the use of paid sick time for only the illnesses of employees. Under the new law, an employee in the private sector may also use up to 10 days of paid sick time, if such time is already available to the worker, for the birth or adoption of a child, or for the serious illness of a family member. However, the law does not yet apply to public sector employees, nor does it provide any benefit to employees who have no sick days at all.

A Comprehensive Approach To Balancing Work And Family In Connecticut

Policies that help both men and women balance their work and family responsibilities are good for business, families and society. The conflict between parenting, dependent care and work developed over the last century because of shifting family and labor market patterns, leaving us with a dilemma about how to meet and pay for family caregiving needs. This is not an individual problem the dilemma burdens most families at all levels of the economy and with both young children and elderly, sick or disabled family members. It is a problem we have to solve together and Connecticut can, once again, be among the states to lead the way.

A comprehensive solution will include several elements:

- Family and Medical Leave Insurance Program to provide wage replacement to employees who take time off from work for reasons permitted under the FMLA. California is the first state to implement a statewide family leave insurance program, building upon their existing Temporary Disability Insurance system. The insurance is funded by employee payroll contributions that average only \$27 per year. Employees may receive an average of 55% of their wages for up to six weeks for leave taken under the FMLA.
- Minimum Paid Sick Leave law to require employers to provide at least seven days of paid sick leave for employees.
- Employer "family-friendly" policies that allow flex-time and time off for periodic family needs including school meetings and family medical visits.
- Universal access to affordable, quality early care and education so that parents with school-age children can work and their children can be in a safe, high quality environment to help them grow. Policy options include funding for universal pre-school and School Readiness programs; "At Home Infant Care" program to financially assist parents who stay home with infants; and

full funding of childcare assistance programs for low to moderate income working parents.

"Work and Family Coordinating Council" that would include experts and policy-makers from the business community, state and local government, labor unions and academia, to identify best practices, share information, and create incentives and strategies to encourage Connecticut to become a "work and family friendly" state with a competitive workforce and a growing economy.

PUBLIC HEARING REPORT

TOPIC

Balancing Work and Family

December 6, 2004, Danbury City Hall, Danbury, CT CANCELLED DUE TO INCLEMENT WEATHER

December 13, 2004, New London City Hall, New London, CT

PURPOSE

he Permanent Commission on the Status of Women was established by statute in 1973, and among its statutory mandates is the responsibility to conduct an ongoing study of all matters that concern women. In furtherance of that responsibility, the commission is authorized to convene public hearings.

PCSW supports opportunities for women and men to balance work and family responsibilities. It is important that families have support systems that allow them to work and be financially secure and self-sufficient. In addition, employers need workers that can fulfill their job responsibilities without sacrificing their familial responsibilities.

The PCSW convened these public hearings to learn more about the experiences of working families and the obstacles they face. This report will be delivered to the General Assembly, the mayor and local representatives of the towns in which the hearings were held, and other policy-makers.

CONVENERS

<u>Danbury Public Hearing:</u> Permanent Commission on the Status of Women <u>Cosponsors:</u> Brookfield League of Women Voters, Danbury Area; Danbury Branch of the American Association of University Women; Ridgefield Branch of the American Association of University Women; Women's Center of Greater Danbury, Inc.; CT National Organization for Women; CT Women's Education and Legal Fund; National Association of Women Business Owners, CT Chapter; National Council of Jewish Women; and the U.S. Small Business Administration

New London Public Hearing: Permanent Commission on the Status of Women Cosponsors: New London Branch of the American Association of University Women; League of Women Voters of Southeastern Connecticut; Southeastern Connecticut Women's Network; Women's Center of Southeastern Connecticut; CT National Organization for Women; CT Women's Education and Legal Fund; National Association of Women Business Owners, CT Chapter; National Council of Jewish Women; and the U.S. Small Business Administration

HEARING PANEL

Leslie Gabel-Brett, Executive Director, PCSW
Patricia T. Hendel, Commissioner, PCSW
Jacqueline Caron for Senator Edith Prague (19th)
Representative-Elect Ernest Hewett (39th)
Representative Kevin Ryan (139th)
Representative James Spallone (36th)
Representative Diana Urban (43rd)
New London City Councilor Margaret Mary Curtin

SUMMARY OF THEMES

Many Families Cannot Afford Both Formal Dependent Care and Their Families' Other Basic Needs

- Many families exceed the income cutoff for childcare assistance, or their ill family members are too young to qualify for assistance programs for the elderly. Testimony from: Cecelia Sullivan, Chere Aiudi-Washenko
- Finding formal childcare is most difficult for those who need care during nontraditional hours. This presents a dilemma for parents who need to work at night to be home for their children during the day. *Testimony from: Cynthia Morgan, Women's Center of Southeastern Connecticut, Inc.*
- Older children with behavioral problems need care beyond the age cutoff of traditional day care. There are few childcare options available for these families. Testimony from: Susan Zimmerman, Women's Center of Southeastern Connecticut, Inc.
- Families are often forced into informal childcare arrangements, leaving their children with neighbors and other unqualified individuals. *Testimony from: Crystal Morgan, Women's Center of Southeastern Connecticut, Inc.*
- Even when families are lucky enough to have long-term disability leave, people with chronic illness need care beyond the scope of available leave time. Caretakers who take time off from work to care for their sick family members risk losing their jobs. *Testimony from: Chere Aiudi-Washenko*

Lack Of Adequate Public Transportation Makes it Difficult to Meet Work and Family Responsibilities

- Because they work in low-wage jobs, many families in New London County cannot afford the gas, insurance, and repairs that are required to own a car. Testimony from: Women's Center of Southeastern Connecticut, Inc.
- The bus schedule is not conducive to early morning and late evening working hours. *Testimony from: Crystal Morgan, Margaret Mary Curtin, Rose Jones*
- Riding the bus is expensive; after bus fare, there is little money left for day care or other basic needs. *Testimony from: Crystal Morgan, Margaret Mary Curtin*

- Inadequate bus routes make traveling by bus time-consuming and inconvenient. Testimony from: Crystal Morgan
- Workers whose work schedules do not coincide with the bus schedule are forced to take a cab to work. This is expensive and cuts into wages needed for taking care of the family. Testimony from: Margaret Mary Curtin
- Some desirable neighborhoods for raising children, including rural areas, are not served by public transportation. In some cases, families must walk on busy streets without sidewalks just to access a bus stop. Testimony from:

 Margaret Mary Curtin, Catherine Foley, Katherine Molochko, Women's Center of Southeastern Connecticut, Inc.

Low Wages Do Not Allow Families To Compete in the Housing Market for Affordable Housing

- Southeastern Connecticut's economy is shifting from manufacturing to low-wage service jobs, such as the gaming and lodging industries. Due to this change, it is estimated that one in five households in the Groton, New London, and Norwich areas has a median household income of less than \$21,000, meaning it is harder for families in this area to afford adequate housing. *Testimony from: Women's Center of Southeastern Connecticut, Inc.*
- It was estimated that in 2001, there were more than 600 homeless persons in the New London County area. *Testimony from: Women's Center of Southeastern Connecticut, Inc.*
- Increased usage of shelters is partly due to a decrease in affordable housing options for women. Testimony from: Women's Center of Southeastern Connecticut, Inc.

Even With a Full-Time Job, Women's Wages Are Sometimes Not Enough To Meet Family Expenses

- Household income must be \$15.33 per hour, or \$31,886 per year, to afford a two-bedroom rental apartment in the New London/Norwich area.
 Testimony from: Women's Center of Southeastern Connecticut, Inc.
- While there are programs designed to help low-income families in Connecticut, there are few public supports for the "working poor." Testimony from: Women's Center of Southeastern Connecticut, Inc.

SUMMARY OF TESTIMONY

Written Testimony Attached In Appendix Complete Transcripts Available Upon Request

Cynthia Morgan, resident of New London: Ms. Morgan is a grandmother who sees the same issues presenting themselves today as they did twenty years ago when she was raising her children. She believes young parents today have a harder time balancing their work and family responsibilities because extended families are not available to help with day care. Ms. Morgan sees the need for affordable and quality childcare and after school programs so that kids can be safe while their parents are at work.

Ms. Morgan has four children, ranging in age from 15 to 26 years old. She stayed home while she raised her children, taking jobs that fit around their schedules. She would have preferred to work a day shift instead of a night shift if she had access to childcare. Ms. Morgan is now attending college at the age of forty-six. However, she is also caring for her grandson, so that her daughter can have opportunities she did not have. Ms. Morgan once again faces balancing her schoolwork and class schedule with the care of her grandson.

Crystal Morgan, resident of Groton: Ms. Morgan is the daughter of Cynthia Morgan. While her mother takes care of her son on occasion, Ms. Morgan is often forced to leave her son with neighbors when her family is unavailable. During the summer, Ms. Morgan worked full time in order to pay for her son's elementary school day care. Between paying for day care and the transportation needed to get him there, there was little money left to pay bills. Ms. Morgan convinced the school to start a before-school childcare program, yet her son was the only child attending. The school discontinued the program because it was not worth the staff to keep it going.

Ms. Morgan now works part time at night, with inconsistent hours and workdays. She is not comfortable leaving her son with individuals outside of day care because once a caretaker did not pick her son up from school. Ms. Morgan is working on a community project titled "A Positive Pull for Our Children" through the Parent Leader Training Institute, advocating for full-day kindergarten.

In discussion with the panelists, Ms. Morgan addressed the shortage of day care in the New London area. Programs that exist are closed on school holidays, and no alternative care is provided. In addition, care through the school system is only available to students in first grade and above, but not to kindergarteners or pre-kindergarteners. Ms. Morgan would need to pay about \$145 a week for care for her kindergarten-aged son.

Cecelia Sullivan, Carepartners, resident of New London: In December 1998, Ms. Sullivan's husband was terminated from work, and one year later in January 1999, Ms. Sullivan was terminated from her employment. In May 2000, her husband was diagnosed with early-onset Alzheimer's.

The Sullivan's assets are dwindling. Ms. Sullivan is self-employed and also works as a substitute teacher and tutor for the New London school system. Her husband is unable to work due to his condition. He needs care throughout the day, and attends an adult day program while Ms. Sullivan is at work. She must drive him to the center before work and pick him up afterwards. Ms. Sullivan wants to provide homecare for her husband, and does not want to put him into a full-time care center. However, she has recently been told that her husband is becoming too sick to remain at his current day program. She may need to place her husband in a full-time care facility if she does not want to give up her job.

The Sullivans are not able to put away money for their future due to medical bills. Because the couple is under the age of 65, they do not qualify for the Connecticut Homecare Program for the Elderly. Also, because they are not indigent, they do not qualify for other state aid. Ms. Sullivan states that she needs a support system whereby a series of reliable caretakers can look after her husband at home while she is at work.

Margaret Mary Curtin, City Councilor, New London: In addition to being a city councilor for New London, Ms. Curtin also drives a cab part-time. In this job, Ms. Curtin meets many of the low-wage workers employed at nursing homes, hotels, and casinos. There is no public transportation available to workers who work nontraditional hours, and they must resort to taking a cab to and from work. These workers pay between \$7.00 and \$15.00 one-way, or \$14 to \$30 every day to get to work, which is an expensive and inconvenient mode of transportation. In many cases, these workers live on a bus line, but the bus does not run in the early morning or late evening hours. In other cases, the limited stops on the bus route make it inconvenient to ride, as some people need to ride all around town just to go a short distance.

As a member of the United Action of Southeastern Connecticut, Ms. Curtin also sees affordable housing as a factor that hinders the balancing of work and family.

During discussion with the panelists, it was suggested that smaller buses with more diverse schedules would be more cost effective to run and more flexible in accommodating members of the town.

Susan Zimmerman, FAVOR, Rocky Hill: Ms. Zimmerman is a Policy Specialist for FAVOR, a family advocacy organization for children's mental health. On a daily basis, she sees the troubles families with children with behavior or mental health needs have when balancing work and family. It is common for family members to change jobs or leave employment entirely, drastically changing a family's income. According to a Family Voices study conducted in 1998, families with children who have mental or behavioral health needs have lower incomes than other families.

Ms. Zimmerman also states that schools do not know how to attend to challenged children, even when the schools have behavior plans to assist children with special needs. More often than not, schools call the parents to come help the child, pulling the parent away from work. Parents also experience lost time from work when their children are hospitalized or have other health crises. Childcare is also an issue for children with mental and behavioral health needs. Traditional day care is not available for children past the age of twelve; however, children with special needs require care beyond the cut off age.

The possibility of a paid family leave program was mentioned during discussion with the panelists. While this would certainly help some families with chronic illness, the benefits of a paid family leave program would run out and families would once again be without assistance.

Catherine Foley, resident of New London: Ms. Foley is a single parent trying to balance work and family. She points out that the scheduling and routing of the public transportation makes it difficult for families to get to work and provide for their families. Ms. Foley recounts an occasion when she picked up a woman who was walking her children to the hospital on a busy road because the bus did not go to her destination. Had the bus been routed better, this woman and her children would not have had to risk their safety just to meet a basic need.

A safe housing environment is another issue of concern to Ms. Foley. She stresses the need for a secure environment in federal and state housing complexes and other affordable housing areas. Parents should have resources and supports available to them to keep their children safe at home. She believes that before families can focus on obtaining gainful employment and feel like a community, families need to have their basic needs and security needs met.

During discussion, panelist Jacqueline Caron (Norwich City Councilor and Senator Edith Prague's aide) addressed the need for more self-sufficiency programs that would help families invest their savings toward a down payment on a house. Such a program is currently offered through the Department of Social Services, but its availability is limited.

Rose Jones, Commissioner, African American Affairs Commission: As a Commissioner with the African American Affairs Commission (AAAC), Ms. Jones recognizes the problem of balancing work and family for underpaid families in the African-American community.

Ms. Jones also recognizes the flaws with the public transportation system. She notes that even when buses are running, they are empty, pointing to the buses' poor scheduling and routing. Ms. Jones suggests that rescheduling the buses into first-, second- and third-shifts would better accommodate current work schedules of the citizens in the New London area.

Kathryn Molochko, resident of Norwich: Ms. Molochko points out that families often move from one low-wage job to another, disrupting their family and work lives. In addition, few employers allow parents time to take care of their children's urgent needs, such as doctor's visits. Ms. Molochko also recommends that individuals be compensated a living wage if they are called to jury duty.

Chere Aiudi-Washenko, resident of New Haven: Ms. Aiudi-Washenko is licensed as a professional mental health counselor and a registered movement therapist/creative-expressive therapist. Her husband worked as a psychiatric social work associate in private practice until he had a stroke in March 2001.

Her husband's stroke left him with permanent physical disabilities, and Ms. Aiudi-Washenko cares for him at home. Her long-term care insurance is running out and the couple is not eligible for additional assistance. Her husband may qualify for one program when he turns 65 years old, but he is only fifty-seven years old and there are no programs in place for help in the meantime. Ms. Aiudi-Washenko has her own health problems, which are worsening with her duties as caregiver. She needs home health care in order to continue to care for her husband at home, a service that is not an affordable out-of-pocket expense for her.

Ms. Aiudi-Washenko was forced to take an early retirement, and the couple now lives on a fixed income. They cannot keep up with an increased cost of living. The condominium they have lived in for 26 years will not allow for adjustments for her handicapped husband. Even if they sell their condo, they will not be able to afford a new home, and cannot handle the strain of a new mortgage on a fixed income.

Ms. Aiudi-Washenko needs affordable and quality financial aid for home health care, and the option of affordable and supportive housing for disabled persons. She also recognizes that the Connecticut Home Care Program for the Elderly is not available to middle class families, for whom the care of chronically ill family members is equally as costly as it is for impoverished families. She suggests a sliding fee scale based on income.

Cathy Zeiner, Women's Center of Southeastern CT, New London & Norwich: The Women's Center cites affordable housing as one area of concern for them and their clients. As the economy in southeastern Connecticut shifts from manufacturing to lower-wage service jobs, such as those in the gaming and lodging industries, the average wage of families is falling. According to the summary report, "Housing a Region and Transition: An Analysis of Housing Needs in Southeastern Connecticut 2000-2005," one in five households in the Groton, New London, and Norwich areas is estimated to have a median household income of less than \$21,000.

Homelessness is also a concern, given that southeastern Connecticut's population is growing and straining the availability of affordable housing. The Women's Center found that women are choosing to live in shelters, not because of an increase in domestic violence, but due to a lack of affordable housing options. In addition, even if a woman has a full time job, she may not be making enough to adequately provide for her family.

Lack of convenient public transportation is also a concern. Many citizens cannot afford to own a car, and therefore depend on public transportation. However, public transportation is not available in rural areas, and is not dependable in cities. Service is infrequent, and running daily errands can take hours when having to wait for a bus. In addition, buses do not run during non-traditional working hours, limiting a family's employment options.

The Women's Center also raises the lack of quality, affordable childcare as an issue for their clients. The Care4Kids program is in place for low-income families; however formal childcare is not affordable even for families who exceed the qualifying requirements for subsidized programs. In addition, childcare programs can only accept a limited number of children, and many families must find childcare far from where they work or live. Other families choose informal childcare arrangements, leaving their children with unqualified individuals. Finding childcare is especially difficult for families who work nontraditional hours. Families with older children with behavior problems also cannot find care for their children.

Ms. Zeiner also discusses the need for programs for Connecticut's working poor, a group that struggles to meet their daily needs yet does not qualify for public aid. She sees this problem even among her staff members, many of whom do not make a "self-supporting wage."

SPEAKERS LIST

(All testimony was delivered orally, unless otherwise noted)

- 1. Cynthia Morgan, New London resident
- 2. Crystal Morgan, Groton resident
- 3. Cecelia Sullivan, Carepartners, New London resident (also submitted written)
- 4. Margaret Mary Curtin, New London City Councilor
- 5. Susan Zimmerman, FAVOR
- 6. Catherine Foley, New London resident
- 7. Rose Jones, Commissioner, African American Affairs Commission (AAAC)
- 8. Cathy Zeiner, Women's Center of Southeastern Connecticut (written)
- 9. Kathryn Molochko, Norwich resident (written)
- 10. Chere Aiudi-Washenko, (written)

APPENDIX: Written Testimony

Permanent Commission on the Status of Women

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Permanent Commission on the Status of Women

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